

UNITED STATES DISTRICT COURT

DISTRICT OF PUERTO RICO

In Re:) Docket No. 3:17-BK-3283 (LTS)
)
) PROMESA Title III
The Financial Oversight and)
Management Board for)
Puerto Rico,) (Jointly Administered)
)
as representative of)
)
The Commonwealth of)
Puerto Rico, et al.) November 20, 2020
)
Debtors,)

HEARING ON ADJOURNED OMNIBUS OBJECTIONS TO CLAIMS
BEFORE THE HONORABLE U.S. DISTRICT JUDGE LAURA TAYLOR SWAIN
UNITED STATES DISTRICT COURT JUDGE
AND THE HONORABLE U.S. MAGISTRATE JUDGE JUDITH GAIL DEIN
UNITED STATES DISTRICT COURT JUDGE

APPEARANCES:

ALL PARTIES APPEARING TELEPHONICALLY

For The Commonwealth
of Puerto Rico, et al.: Ms. Laura Stafford, PHV

Proceedings recorded by stenography. Transcript produced by
CAT.

1	I N D E X	
2	WITNESSES:	PAGE
3	None.	
4		
5	EXHIBITS:	
6	None.	
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

1 San Juan, Puerto Rico

2 November 20, 2020

3 At or about 9:01 AM

4 * * *

5 THE COURT: Buenos dias. Good morning. This is
6 Judge Swain speaking.

7 MS. NG: Hi, Judge. It's Lisa.

8 COURTROOM DEPUTY: Good morning, Your Honor.

9 THE COURT: Good morning, Ms. Tacoronte.

10 Good morning, Ms. Ng.

11 Ms. Walker, are you on the line as well?

12 COURT REPORTER: Good morning, Your Honor. Yes,
13 we're here.

14 THE COURT: Good morning.

15 And so, Ms. Diaz, will you announce the case?

16 COURTROOM DEPUTY: Absolutely, Your Honor.

17 The United States District Court for the District of
18 Puerto Rico is now in session. The Honorable Laura Taylor
19 Swain presiding. God save the United States of America and
20 this Honorable Court.

21 Bankruptcy Case No. 17-3283, *In re: The Financial and*
22 *Oversight Management Board for Puerto Rico, as representative*
23 *of the Commonwealth of Puerto Rico, et al.*, for Further
24 Hearing on Adjourned Omnibus Objections to Claims.

25 THE COURT: Thank you.

1 Would the interpreter please state the interpreter's
2 name?

3 THE INTERPRETER: Good morning, Your Honor. Juan
4 Segarra Palmer.

5 THE COURT: Good morning, Mr. Segarra.

6 Is there anyone there to speak in opposition to the
7 objection yet for whom we need interpretation?

8 COURTROOM DEPUTY: Good morning, Your Honor. This is
9 Carmen. There is no one here for the nine o'clock group.

10 THE COURT: Very well then. I will proceed,
11 unless -- and yes, for completeness of the transcript, I will
12 make my usual opening speech.

13 Welcome, counsel, parties in interest, and members of
14 the public and press. Today's telephonic hearing is for the
15 purpose of addressing several pending Omnibus Claim
16 Objections. To ensure the orderly operation of today's
17 telephonic hearing, all parties on the line must mute their
18 phones when they are not speaking.

19 If you are accessing these proceedings on a computer,
20 please be sure to select "mute" on both the Court Solutions
21 dashboard and your phone. When you need to speak, you must
22 unmute on both the dashboard and the phone.

23 I remind everyone that, consistent with court and
24 judicial conference policies and the orders that have been
25 issued, no recording or retransmission of the hearing is

1 permitted by any person, including but not limited to the
2 parties, members of the public, or the press. Violations of
3 this rule may be punished with sanctions.

4 The Agenda for today's hearing was filed by the
5 Oversight Board on November 18th, 2020. The Agenda, which was
6 filed at Docket Entry No. 15190 in case no. 17-3283, is
7 available to the public at no cost on Prime Clerk for those
8 interested.

9 Each portion of today's hearing will begin at or
10 about the time indicated on the Agenda. When we need to take
11 a break, I will direct everyone to disconnect and dial back in
12 at a specified time. We will have sessions today beginning at
13 9:00 AM, 10:30 AM, 1:00 PM, 2:30 PM, and 4:00 PM, all of those
14 times stated in Atlantic Standard Time.

15 The first Agenda item is the 118th Omnibus Objection
16 on the nine o'clock calendar. Ms. Stafford, would you
17 proceed, please?

18 MS. STAFFORD: Yes. Thank you, Your Honor. This is
19 Laura Stafford of Proskauer Rose on behalf of the Financial
20 Oversight and Management Board.

21 The 118th Omnibus Objection was filed at ECF No.
22 9568. This objection seeks to disallow in their entirety
23 proofs of claim that asserted interests based upon an
24 unspecified Puerto Rico statute, but which failed to provide a
25 basis for asserting liability against the debtors.

1 Three responses to this objection remain outstanding.
2 The first of those was filed by Iluminada Velazquez Ramos with
3 respect to Proof of Claim No. 104010. This was mailed to the
4 debtors, and it has been filed on the docket at ECF No.
5 15116-1.

6 This response consists of a copy of a page from the
7 118th Omnibus Objection. On that page, the claimant appears
8 to have written the date December 27, 2019. The claimant did
9 not, however, provide any additional information required to
10 process her claim, such as information regarding the specific
11 Puerto Rico laws asserted, or how those laws result in
12 liabilities owed to the claimant.

13 Accordingly, the debtors request the Court grant the
14 objection and disallow the claim, notwithstanding
15 Ms. Velazquez Ramos' response.

16 THE COURT: Thank you. Please proceed to address the
17 next responding claimant.

18 MS. STAFFORD: Sure, Your Honor.

19 The next responding claimant is Virgen Adria Velez
20 Torres. This response was filed on the docket at ECF No.
21 10132. And we would note that the response references Proof
22 of Claim Nos. 91584, 94640, 92983, and 104956. However, the
23 debtors' records reflect both claims were actually filed by a
24 different claimant, Sylvia Castillo Lopez, and that the proofs
25 of claim filed by Ms. Velez Torres, and addressed by her

1 response, are Proof of Claim Nos. 101788, 104306, and 104450.

2 The response consists of a letter requesting
3 additional time to obtain any necessary documents in light of
4 the January 2020 earthquakes and the subsequent closure of
5 public offices. The debtors had agreed to extend until March
6 27th, 2020, the deadline for claimants subject to the 118th
7 Omnibus Objection to file responses to the objection in light
8 of those events.

9 During that time -- during the time between the
10 initial January 14th deadline and the March 27th deadline,
11 government offices were open and serving the people of Puerto
12 Rico for at least two months. Nevertheless, Ms. Velez Torres
13 has not provided additional documentation in support of her
14 claim.

15 Accordingly, because the claimant still has not
16 provided sufficient information to enable the debtors to
17 process the claim, we would request the Court grant the
18 objection and disallow the claim, notwithstanding Ms. Velez
19 Torres' response.

20 THE COURT: And that relates to claims 101788,
21 104306, and 104450; is that correct?

22 MS. STAFFORD: That is correct, Your Honor.

23 THE COURT: Thank you. And would you proceed to the
24 next response to this 118th Objection?

25 MS. STAFFORD: I would be glad to, Your Honor.

1 I did just want to note this claimant is also
2 scheduled for the 9:30 time slot. So I'm happy to address it
3 now and we can -- if she shows up at the next time slot, I'm
4 happy to discuss it at that point as well.

5 THE COURT: Very good. If we need to, we'll go back,
6 because although I'll make rulings, I won't be entering an
7 order right away. So if someone does come late, we can go
8 back and discuss the other claim.

9 MS. STAFFORD: That sounds great, Your Honor.

10 So this response was filed by Virgen Milagros Velez
11 Torres. This response also claims to reference Proof of Claim
12 Nos. 91584, 94640, 92983, and 104956. However, again, the
13 debtors' records reflect both claims were filed by a Sylvia
14 Castillo Lopez, and that with -- proof of claims filed by
15 Ms. Velez Torres are 100547, 105016, and 105675.

16 This response also --

17 THE COURT: Is it --

18 MS. STAFFORD: Sorry?

19 THE COURT: I'm sorry. So is it just 105675 that
20 relates to the 118th?

21 MS. STAFFORD: I believe it is.

22 THE COURT: Because there are three of those. So
23 let's deal with the one that relates to the 118th now.

24 MS. STAFFORD: Of course, Your Honor. That's --
25 claimant, Ms. Velez Torres, filed a letter requesting

1 additional time to obtain any necessary documents with respect
2 to Claim No. 105675 in light of the January 2020 earthquakes
3 and the subsequent closure of public offices.

4 As noted, Your Honor, the debtors had agreed to
5 extend until March 27, 2020, the deadline for claimants
6 subject to the 118th Omnibus Objection to file responses to
7 that objection. And during the time that had been extended,
8 government offices were open and serving the people of Puerto
9 Rico. Nevertheless, Ms. Velez Torres has not provided
10 additional documentation in support of her claim.

11 Accordingly, because Ms. Velez Torres still has not
12 provided sufficient information to enable the debtors to
13 process the claim, we would request the Court grant the
14 objection and disallow the claim, notwithstanding Ms. Velez
15 Torres' response.

16 THE COURT: Actually, I apologize. I misspoke. And
17 my notes indicate that all three numbers do relate to the
18 118th Objection. It's just that two of those claim numbers
19 were in the list for the 10:30.

20 And so I am in a position to -- oh, I guess what
21 we'll do is do the rulings on the 118th at the beginning of
22 the 10:30 session. And if Ms. Virgen Milagros Velez Torres
23 has arrived to speak for the 10:30, we'll hear her before I
24 rule on the 118th as to the three respondents, if that is
25 acceptable to you.

1 MS. STAFFORD: That sounds great, Your Honor. Thank
2 you.

3 THE COURT: Okay. Very good. And so that would seem
4 to complete the Agenda for the nine o'clock calendar.

5 Ms. Tacoronte, has anyone arrived to speak in
6 connection with the nine o'clock calendar?

7 COURTROOM DEPUTY: No, Your Honor.

8 THE COURT: Very well then. We will take a break and
9 resume at 10:30 Atlantic Standard Time, which is 9:30 Eastern
10 Standard Time, for the 10:30 calendar.

11 Thank you all very much. We are adjourned.

12 (At 9:19 AM, recess taken.)

13 (At 10:29 AM, proceedings reconvened.)

14 THE COURT: Buenos dias. This is Judge Swain.

15 MS. NG: Hi, Judge.

16 THE COURT: Hi, Lisa. So is everyone on the line?

17 MS. NG: Yes. Yes.

18 THE COURT: Okay. Very good.

19 We are here for the 10:30 calendar for the Claim
20 Objection Hearing. Ms. Tacoronte, or Ms. Diaz, are you
21 planning to call the case again to augment the appearances?

22 COURTROOM DEPUTY: Yes, Your Honor. I would like to
23 add for the record that Magistrate Judge Judith Dein is also
24 present during the hearing.

25 THE COURT: Thank you. And have any of the

1 respondents arrived to speak in opposition to the motion?

2 COURTROOM DEPUTY: No, Your Honor.

3 THE COURT: And so, specifically, Virgen Milagros
4 Velez Torres is not there, who was on both the nine o'clock
5 calendar and the 10:30 calendar?

6 COURTROOM DEPUTY: That's correct, Your Honor. She's
7 not here.

8 THE COURT: Very well. Then I will now make my
9 ruling as to the 118th Omnibus Objection.

10 The 118th Omnibus Objection is sustained as to Claim
11 No. 104010 of Iluminada Velazquez Ramos, and that claim is
12 disallowed in its entirety, because the proof of claim and
13 supplemental response from the claimant failed to provide
14 sufficient information to support a claim.

15 The 118th Omnibus Objection is also sustained as to
16 Claim Nos. 101788, 104306, and 104450 of Virgen Adria Velez
17 Torres. And those claims are disallowed in their entirety
18 because the proofs of claim and supplemental response from the
19 claimant fail to provide sufficient information to support
20 claims.

21 Finally, the 118th Omnibus Objection is sustained as
22 to Claim Nos. 105675, 100547, and 105016 of Virgen Milagros
23 Velez Torres. And those claims are disallowed in their
24 entirety, because the proofs of claim and supplemental
25 response from the claimant failed to provide sufficient

1 information to support claims.

2 Ms. Stafford, will the Oversight Board provide a
3 comprehensive proposed order dealing with all of the
4 outstanding issues on the 118th Omnibus Objection?

5 MS. STAFFORD: We would be glad to do so, Your Honor.
6 Thank you.

7 THE COURT: Thank you very much.

8 And so now we can proceed to the 119th Omnibus
9 Objection. Ms. Stafford, would you proceed?

10 MS. STAFFORD: Thank you, Your Honor.

11 The 119th Omnibus Objection was filed at ECF No.
12 9569. This objection seeks to disallow in their entirety
13 proofs of claim that fail to provide a basis for asserting
14 liability against the debtors.

15 One response remains outstanding. This response is a
16 reply by Luz Carmona Torres with respect to Proof of Claim No.
17 7611. The response was mailed to the debtors, and we have
18 filed it on the docket at ECF No. 15117.

19 The response consists of a handwritten note providing
20 information regarding Ms. Carmona Torres' employment with the
21 Department of Education and there was an asserted lack of
22 seniority. However, Ms. Carmona Torres does not provide
23 information required to process her claim, such as an employee
24 ID number, a Social Security number, or years of service, or
25 other information necessary in order for the debtors to

1 process her claim. In addition, Ms. Carmona Torres also
2 states that she does not wish to pursue a claim against the
3 Financial Oversight and Management Board.

4 Accordingly, because the claimant has not provided
5 sufficient information to enable the debtor to process the
6 claim, and because it was not clear that Ms. Carmona Torres
7 wishes to continue with her claim, we would request the Court
8 grant the objection and disallow the claim, notwithstanding
9 Ms. Carmona Torres' response.

10 THE COURT: Thank you. And, Ms. Stafford, would you
11 please do me the favor of repeating again the docket entry at
12 which the 119th Objection is filed?

13 MS. STAFFORD: The 119th Objection was filed at, I
14 apologize, 9569.

15 THE COURT: That's not 8983? I think I just
16 made a -- I have a different number in my notes. But you'll
17 make sure that the order reflects the accurate docket entry
18 number, correct?

19 MS. STAFFORD: We certainly will, yes. We certainly
20 will.

21 THE COURT: Very well. And I apologize if it's my
22 mistake, but I just wanted to be sure.

23 And so on the basis of the Oversight Board's proffer,
24 and in the absence of any appearance in opposition to the
25 objection, the 119th Omnibus Objection is sustained as to

1 Claim No. 7611 of Luz S. Carmona Torres. And that claim is
2 disallowed in its entirety, because the proof of claim and
3 supplemental response from the claimant fail to provide
4 sufficient information to support a claim.

5 And the Oversight Board will provide a comprehensive
6 proposed order disallowing the claims resolved by the Omnibus
7 Objection 119.

8 MS. STAFFORD: We will, thank you.

9 THE COURT: Ms Tacoronte -- thank you.

10 Ms. Tacoronte, has anyone else arrived to speak in
11 opposition to the items on the 10:30 calendar?

12 COURTROOM DEPUTY: No, Your Honor.

13 THE COURT: Thank you. We will proceed then to the
14 121st Omnibus Objection. Ms. Stafford.

15 MS. STAFFORD: Thank you, Your Honor.

16 The 121st Omnibus Objection was filed at ECF No.
17 9572. This objection seeks to disallow in their entirety
18 proofs of claim that failed to provide a basis for asserting
19 liability against the debtors.

20 One response remains outstanding, and it was filed by
21 Luis S. Montanez Reyes with respect to Proof of Claim Nos.
22 1120 and 3624. Mr. Montanez Reyes' response was filed at ECF
23 No. 9741. This response consists of a handwritten letter
24 describing mutual funds established by UBS, among other firms.
25 It also attaches a UBS account statement demonstrating

1 Mr. Montanez Reyes' investment in certain mutual funds which,
2 in turn, may have invested in bond funds purportedly issued by
3 one or more Title III debtors.

4 However, as set forth in the debtors' Reply, Mr.
5 Montanez Reyes lacks standing to assert a claim against the
6 debtors because, at most, he is a creditor of the mutual fund
7 in which he has invested, and those mutual funds are, in turn,
8 creditors of ERS. To the extent the mutual funds identified
9 in Mr. Montanez Reyes' supporting documentation have invested
10 in bonds issued by the Commonwealth, the mutual funds and not
11 Mr. Montanez Reyes would be the proper claimant.

12 Accordingly, because Mr. Montanez Reyes has not
13 provided evidence of a direct claim against any of the
14 debtors, we would request the Court grant the objection and
15 disallow the claim notwithstanding Mr. Montanez Reyes'
16 response.

17 THE COURT: Thank you.

18 On the basis of the Oversight Board's proffers, and
19 in the absence of an appearance in opposition to the motion,
20 the -- in opposition to the objection, the 121st Omnibus
21 Objection is sustained as to Claim Nos. 1120 and 3624 of Luis
22 S. Montanez Reyes. And those claims are disallowed in their
23 entirety, because Mr. Montanez Reyes' submission shows that he
24 lacks an individual interest in debt securities issued by the
25 Title III debtors. His response indicates that any such

1 claims are the property of the mutual funds in which he
2 invested that own the debt securities that may have sustained
3 losses.

4 And I would ask again that the Oversight Board
5 prepare a comprehensive proposed order as to the outstanding
6 matters on the 121st Objection to Claims.

7 MS. STAFFORD: We would be glad to do so, Your Honor.
8 Thank you.

9 THE COURT: Thank you. And so, Ms. Stafford, does
10 that complete the 10:30 calendar?

11 MS. STAFFORD: It does, Your Honor.

12 THE COURT: Very well. We will adjourn then and
13 recommence with the one o'clock calendar, which is at 12:00
14 noon Eastern Standard Time. Everyone keep well until then.
15 Thank you.

16 (At 10:41 AM, recess taken.)

17 (At 12:56 PM, proceedings reconvened.)

18 THE COURT: Buenas tardes. This is Judge Swain
19 speaking.

20 MS. NG: Hi, Judge. It's Lisa.

21 THE COURT: And we have ascertained that everyone is
22 on who needs to be on?

23 MS. NG: Yes, everybody's on.

24 THE COURT: Thank you.

25 Ms. Tacoronte, are there any people there to speak in

1 opposition to the matters on the one o'clock calendar?

2 COURTROOM DEPUTY: No, Your Honor.

3 THE COURT: Thank you.

4 Well, our one o'clock calendar begins with the 122nd
5 Omnibus Objection to Claims. Ms. Stafford, you may proceed.

6 MS. STAFFORD: Thank you, Your Honor.

7 The 122nd Omnibus Objection to Claims was filed at
8 ECF No. 9574. This objection seeks to disallow in their
9 entirety proofs of claim that fail to provide a basis for
10 asserting liability against the debtors.

11 Two responses to this objection remain outstanding.
12 The first of these was filed by Anibal Rodriguez Negrón with
13 respect to Proof of Claim No. 2724. This response was mailed
14 to the debtors, and we have filed it on the docket at ECF No.
15 15118-1.

16 The response consists of a partially completed
17 outreach mailing. These outreach mailings ask claimants to
18 identify whether their claims arose out of a legal proceeding,
19 out of current or former employment with the Government of
20 Puerto Rico, or whether the liabilities they asserted arise
21 from another source.

22 In the mailing, Ms. Rodriguez Negrón states that she
23 is not asserting liabilities arising out of a legal
24 proceeding, and that she is not asserting liabilities arising
25 out of current or former employment with the Government of

1 Puerto Rico. She does not, however, provide any additional
2 information needed to process the claims, such as an
3 identification of the nature or source of the liabilities she
4 is asserting.

5 Accordingly, because Ms. Rodriguez Negrón still has
6 not provided sufficient information to enable the debtors to
7 process the claim, we would request the Court grant the
8 objection and disallow the claim, notwithstanding
9 Ms. Rodriguez Negrón's response.

10 THE COURT: Thank you. You may continue and speak to
11 the other respondents to the 122nd Objection.

12 MS. STAFFORD: Thank you, Your Honor.

13 The second outstanding response was filed by Dorka
14 Rodriguez Santiago with respect to Proof of Claim No. 28910.
15 This response was also mailed to the debtors, and we have
16 filed it on the docket at ECF No. 15118-3. The response
17 consists of a copy of Ms. Rodriguez Santiago's proof of claim.
18 It does not, however, provide any additional information
19 needed to process the claim.

20 Accordingly, we would request the Court grant the
21 objection and disallow the claim, notwithstanding
22 Ms. Rodriguez Santiago's response.

23 THE COURT: Thank you.

24 On the basis of the Oversight Board's proffers and in
25 the absence of any appearance in opposition to the objection,

1 the 122nd Omnibus Objection is sustained as to Claim No. 2724
2 of Anibal Rodriguez Negrón. And that claim is disallowed in
3 its entirety, because the proof of claim and supplemental
4 response from the claimant failed to provide sufficient
5 information to support a claim.

6 The 122nd Omnibus Objection is likewise sustained on
7 the basis of the Oversight Board's proffers and in the absence
8 of an appearance in opposition as to Claim No. 28910 of Dorka
9 Rodriguez Santiago. And that claim is disallowed in its
10 entirety, because the proof of claim and supplemental response
11 from the claimant failed to provide sufficient information to
12 support a claim.

13 And will the Oversight Board provide a comprehensive
14 proposed order dealing with the outstanding matters on the
15 122nd Omnibus Objection?

16 MS. STAFFORD: Of course, Your Honor. We would be
17 glad to.

18 THE COURT: Thank you, Ms. Stafford.

19 Ms. Tacoronte, has anyone appeared to speak in
20 opposition to the 123rd Omnibus Objection?

21 COURTROOM DEPUTY: No, Your Honor.

22 THE COURT: Thank you.

23 Ms. Stafford, you may proceed.

24 MS. STAFFORD: Thank you, Your Honor.

25 With respect to the 123rd Omnibus Objection, this

1 objection was filed on the docket at ECF No. 9576. This
2 objection seeks to disallow in their entirety proofs of claim
3 that fail to provide a basis for asserting liability against
4 the debtors.

5 One response remains outstanding. That response was
6 filed by Hector F. Vallejo Moreno with respect to Proof of
7 Claim No. 41566. And his response was filed on the docket
8 with respect to -- at ECF No. 9978.

9 This response consists of a handwritten letter
10 stating that Mr. Vallejo Moreno was providing the information
11 requested. However, no documentation was attached to the
12 handwritten letter. The debtors have attempted to contact
13 Mr. Vallejo Moreno, but have been unable to reach him and,
14 therefore, have been unable to ascertain what additional
15 information Mr. Vallejo Moreno was intending to provide.

16 Accordingly, because the claimant still has not
17 provided sufficient information to enable the debtors to
18 process the claim, we would request the Court grant the
19 objection and disallow the claim, notwithstanding Mr. Vallejo
20 Moreno's response.

21 THE COURT: Thank you.

22 On the basis of the Oversight Board's proffers and in
23 the absence of an appearance in opposition to the objection,
24 the 123rd Omnibus Objection is sustained as to Claim No. 41566
25 of Hector F. Vallejo Moreno. And that claim is disallowed in

1 its entirety, because the proof of claim and supplemental
2 response from the claimant failed to provide sufficient
3 information to support a claim.

4 And will the Oversight Board provide a comprehensive
5 proposed order as to the 123rd Omnibus Objection?

6 MS. STAFFORD: We would be glad to, Your Honor.
7 Thank you.

8 THE COURT: Thank you, Ms. Stafford.

9 Ms. Tacoronte, has anyone appeared in response to the
10 124th Omnibus Objection, which is the next Agenda item?

11 COURTROOM DEPUTY: No, Your Honor.

12 THE COURT: Thank you.

13 Ms. Stafford, you may proceed.

14 MS. STAFFORD: Thank you, Your Honor.

15 The 124th Omnibus Objection was filed at ECF No.
16 9892. This objection seeks to disallow in their entirety
17 proofs of claim that asserted interests based on salary
18 demand, employment, or services provided, but which failed to
19 provide a basis for asserting liability against the debtors.

20 One response remains outstanding. This response was
21 submitted by Francisco Beltran Cintron with respect to Proof
22 of Claim No. 146528. This response was mailed to the debtors,
23 and we have filed it on the docket at ECF No. 15119-1.

24 This response consists of a copy of Mr. Beltran
25 Cintron's proof of claim. It does not, however, provide any

1 additional information needed to process the claim.

2 Accordingly, because the claimant still has not
3 provided sufficient information to enable the debtors to
4 process the claim, we would request the Court grant the
5 objection and disallow the claim, notwithstanding Mr. Beltran
6 Cintron's response.

7 THE COURT: Thank you.

8 Based on the Oversight Board's proffers and in the
9 absence of any appearance in opposition to the objection, the
10 124th Omnibus Objection is sustained as to Claim No. 146528 of
11 Francisco Beltran Cintron. And that claim is disallowed in
12 its entirety, because the proof of claim and supplemental
13 response from the claimant failed to provide sufficient
14 information to support a claim.

15 Will the Oversight Board provide a comprehensive
16 proposed order as to the 124th Omnibus Objection?

17 MS. STAFFORD: Of course, Your Honor. We would be
18 glad to. Thank you.

19 THE COURT: Thank you, Ms. Stafford.

20 Ms. Tacoronte, is there anyone there to speak in
21 connection with the 128th Omnibus Objection?

22 COURTROOM DEPUTY: No, Your Honor.

23 THE COURT: Thank you.

24 Ms. Stafford, you may proceed.

25 MS. STAFFORD: Thank you, Your Honor.

1 With respect to the 128th Omnibus Objection, this
2 objection was filed on the docket at ECF No. 9900. This
3 objection seeks to disallow in their entirety proofs of claim
4 that assert an interest based on salary demand, employment, or
5 services provided, but which failed to provide a basis for
6 asserting liability against the debtors.

7 One response remains outstanding, and I believe this
8 response addresses two claims, one of which we scheduled for
9 this slot and one which we scheduled for the 2:30 PM Atlantic
10 Time slot. The response was filed by Isidra Lopez Melendez
11 with respect to Proof of Claim No. 133754 -- and I apologize.
12 One minute -- and then with respect to Proof of Claim No.
13 164333.

14 The response was mailed to the debtors, and they have
15 filed it on the docket at ECF No. 15120-1. The response
16 consists of two pages from the 128th Omnibus Objection.
17 Therein, Ms. Lopez Melendez handwrote the words, "misuse of
18 teacher and government retirement funds." While the debtors
19 are mindful of the concerns Ms. Lopez Melendez raises, the
20 response does not provide any additional information needed to
21 understand what additional liabilities are owed to Ms. Lopez
22 Melendez, such as any information regarding the nature or the
23 source of the liabilities asserted.

24 Accordingly, because the claimant still has not
25 provided sufficient information to enable the debtors to

1 process the claim, we would request the Court grant the
2 objection and disallow the claim, notwithstanding -- or the
3 claims, notwithstanding Ms. Lopez Melendez's response.

4 THE COURT: And just as we did yesterday, will you
5 confirm that disallowing this claim will not prejudice any
6 pension rights or other rights that she may have to retirement
7 benefits that are being addressed through the ACR process?

8 MS. STAFFORD: That is correct, Your Honor.
9 Disallowance of this claim will not have any impact on the
10 retirement benefits that Ms. Lopez Melendez is owed.

11 THE COURT: Thank you.

12 And so I will hold off ruling on the 128th Objection
13 until we reconvene for the 2:30 calendar, since one of her
14 objections was set for the 2:30 calendar. Is that acceptable
15 to you, Ms. Stafford?

16 MS. STAFFORD: That would be perfect, Your Honor.
17 Thank you.

18 THE COURT: Very good. And so does that conclude our
19 one o'clock calendar?

20 MS. STAFFORD: It does, Your Honor.

21 THE COURT: All right. Thank you so very much. We
22 will adjourn and reconvene for the 2:30 calendar, which will
23 be 1:30 Eastern Standard Time. Take care, everyone, and we'll
24 speak with you in a little more than an hour.

25 We are adjourned.

1 (At 1:12 PM, recess taken.)

2 (At 2:30 PM, proceedings reconvened.)

3 THE COURT: Buenas tardes. Good afternoon. This is
4 Judge Swain speaking.

5 MS. NG: Hi, Judge. It's Lisa. Everyone is
6 accounted for.

7 THE COURT: Thank you.

8 Ms. Tacoronte, has anyone arrived there to speak in
9 response to the 128th Omnibus Objection?

10 COURTROOM DEPUTY: No, Your Honor.

11 THE COURT: Thank you. Then I will go ahead with my
12 ruling in respect of the 128th Omnibus Objection.

13 On the basis of the Oversight Board's proffers and in
14 the absence of any appearance in response to the objection
15 today, the 128th Omnibus Objection is sustained as to Claim
16 Nos. 133754 and 164333 of Isidra Lopez Melendez. And those
17 claims are disallowed in their entirety, because the proofs of
18 claim and supplemental responses from the claimant failed to
19 provide sufficient information to support a claim.

20 Will the Oversight Board provide a comprehensive
21 proposed order concerning the 128th Omnibus Objection?

22 MS. STAFFORD: We will, Your Honor. Thank you.

23 THE COURT: Thank you.

24 The next Agenda item on the 2:30 Agenda is the 135th
25 Omnibus Objection. Ms. Tacoronte, has anyone arrived to speak

1 in response to that objection?

2 COURTROOM DEPUTY: No, Your Honor.

3 THE COURT: Thank you.

4 Ms. Stafford, you may proceed.

5 MS. STAFFORD: Thank you, Your Honor.

6 With respect to the 135th Omnibus Objection, this
7 objection was filed at ECF No. 9911. This objection seeks to
8 disallow in their entirety proofs of claim that asserted
9 interests based on salary demands, employment, or services
10 provided, but which failed to provide a basis for asserting
11 liability against the debtors.

12 There are two responses that remain outstanding to
13 this objection. The first of these was filed by Myrna Acosta
14 Cruz with respect to Proof of Claim No. 140954. And this was
15 filed on the docket at ECF No. 10653.

16 This response consists of several pages from the
17 135th Omnibus Objection on which Ms. Acosta Cruz has written,
18 "attached documents previously submitted." The response also
19 contains a copy of Ms. Acosta Cruz's proof of claim. The
20 response does not, however, provide any additional information
21 needed to process the claim, such as any information regarding
22 the nature or source of the liabilities asserted.

23 Accordingly, because the claimant still has not
24 provided sufficient information to enable the debtors to
25 process the claim, we would request that the Court grant the

1 objection and disallow the claim, notwithstanding Ms. Acosta
2 Cruz' response.

3 THE COURT: Thank you. And you may speak to the
4 other response as well.

5 MS. STAFFORD: Thank you, Your Honor.

6 The second response was submitted by Ana Acosta Lopez
7 with respect to Proof of Claim No. 127344. This response was
8 mailed to the debtors, and we have filed it at ECF No.
9 15121-1.

10 The response contains a copy of Ms. Acosta Lopez's
11 proof of claim. It does not, however, provide any additional
12 information needed to process the claim, such as any
13 information regarding the nature or source of the liabilities
14 asserted.

15 Accordingly, because the claimant still has not
16 provided sufficient information to enable the debtors to
17 process the claim, we will request the Court grant the
18 objection and disallow the claim, notwithstanding Ms. Acosta
19 Lopez's response.

20 THE COURT: Thank you.

21 On the basis of the Oversight Board's proffers and in
22 the absence of any appearance in opposition to the objection
23 today, the 135th Omnibus Objection is sustained as to Claim
24 No. 140954 of Myrna Acosta Cruz. And that claim is disallowed
25 in its entirety, because the proof of claim and supplemental

1 response from the claimant failed to provide sufficient
2 information to support a claim.

3 The 135th Omnibus Objection is also sustained on the
4 basis of the Oversight Board's proffers and in the absence of
5 an appearance in opposition as to Claim No. 127344 of Ana M.
6 Acosta Lopez. And that claim is disallowed in its entirety,
7 because the proof of claim and supplemental response from the
8 claimant failed to provide sufficient information to support a
9 claim.

10 Will the Oversight Board provide a comprehensive
11 proposed order dealing with the 135th Omnibus Objection?

12 MS. STAFFORD: We would be glad to, Your Honor.
13 Thank you.

14 THE COURT: Thank you, Ms. Stafford.

15 Ms. Tacoronte, has anyone appeared to speak in
16 opposition to the 137th Omnibus Objection?

17 COURTROOM DEPUTY: No, Your Honor.

18 THE COURT: Thank you.

19 Ms. Stafford, you may proceed.

20 MS. STAFFORD: Thank you, Your Honor.

21 The 137th Omnibus Objection was filed at ECF No.
22 9915. This objection seeks to disallow in their entirety
23 proofs of claim that asserted interests based on unspecified
24 Puerto Rico statutes, but which failed to provide a basis for
25 asserting liability against the debtors.

1 One response remains outstanding. This response was
2 filed by Jose A. Cintron Gonzalez with respect to Proof of
3 Claim No. 136369. And this response was filed on the docket
4 at ECF No. 10649.

5 This response consists of a letter in which
6 Mr. Cintron Gonzalez provides updated information regarding
7 his mailing address. The response does not, however, provide
8 any additional information needed to process the claim, such
9 as any information regarding the nature or source of the
10 liabilities asserted. Moreover, although Mr. Cintron Gonzalez
11 states that he will be drafting and sending appropriate
12 material, no additional information from Mr. Cintron Gonzalez
13 has been received.

14 Accordingly, because the claimant still has not
15 provided sufficient information to enable the debtors to
16 process the claim, we would request the Court grant the
17 objection and disallow the claim, notwithstanding Mr. Cintron
18 Gonzalez's response.

19 THE COURT: Thank you, Ms. Stafford.

20 On the basis of the Oversight Board's proffer and in
21 the absence of any appearance in opposition to the Omnibus
22 Objection, the 137th Omnibus Objection is sustained as to
23 Claim No. 136369 of Jose Antonio Cintron Gonzalez. And that
24 claim is disallowed in its entirety, because the proof of
25 claim and supplemental response from the claimant failed to

1 provide sufficient information to support a claim.

2 Will the Oversight Board provide a comprehensive
3 proposed order as to the 137th Omnibus Objection?

4 MS. STAFFORD: We will be glad to, Your Honor. Thank
5 you.

6 THE COURT: Thank you, Ms. Stafford.

7 Ms. Tacoronte, is there anyone there to speak in
8 response to the 141st Omnibus Objection?

9 COURTROOM DEPUTY: No, Your Honor.

10 THE COURT: Thank you.

11 Ms. Stafford, you may proceed.

12 MS. STAFFORD: Thank you, Your Honor.

13 The 141st Omnibus Objection was filed at ECF No.
14 9934. This objection seeks to disallow in their entirety
15 proofs of claim that asserted interests based on unspecified
16 Puerto Rico statutes, but which failed to provide a basis for
17 asserting liability against the debtors.

18 One response remains outstanding, and that response
19 addresses two separate claims. And I believe that this one is
20 also scheduled for both the 2:30 time slot and the four
21 o'clock PM time slot. The response addresses both Proof of
22 Claim Nos. 129968 and 142010. It was filed on the docket at
23 ECF No. 11442.

24 This response consists of a filing requesting a
25 30-day extension of time to respond to the objection. Since

1 the filing of the response, however, approximately nine months
2 have passed, but no additional documentation from Ms. Medina
3 Gomez has been received.

4 Accordingly, because the claimant still has not
5 provided sufficient information to enable the debtors to
6 process the claim, we would request the Court grant the
7 objection and disallow the claim, notwithstanding Ms. Medina
8 Gomez's response.

9 THE COURT: Thank you, Ms. Stafford. I will hold the
10 ruling on this objection until the beginning of the four
11 o'clock calendar in case Ms. Medina Gomez comes to speak on
12 the four o'clock calendar. Is that acceptable to you?

13 MS. STAFFORD: That sounds great, Your Honor. Thank
14 you.

15 THE COURT: Thank you very much.

16 And so we will again adjourn until the next calendar,
17 which is four o'clock Atlantic Standard Time, three o'clock
18 Eastern Standard Time. So about one hour and 20 minutes from
19 now.

20 Thank you all. Keep well, and I'll speak with you
21 for the four o'clock calendar. We are adjourned.

22 MS. STAFFORD: Thank you.

23 (At 2:40 PM, recess taken.)

24 (At 4:01 PM, proceedings reconvened.)

25 THE COURT: Buenas tardes. This is Judge Swain

1 speaking.

2 MS. NG: Hi, Judge. It's Lisa. And everyone is
3 accounted for.

4 THE COURT: Thank you very much.

5 Ms. Tacoronte, has anyone appeared to speak in
6 opposition to the 141st Omnibus Objection? That's the one
7 that I was holding over the decision.

8 COURTROOM DEPUTY: No, Your Honor.

9 THE COURT: Thank you.

10 Well, I will now render my ruling as to that Omnibus
11 Objection. On the basis of the Oversight Board's proffer and
12 in the absence of any appearance in opposition to the 141st
13 Objection, that objection is sustained as to Claim Nos. 129968
14 and 142010 of Carmen Elisa Medina Gomez. And those claims are
15 disallowed in their entirety, because the proofs of claim and
16 supplemental response from the claimant failed to provide
17 sufficient information to support a claim.

18 Will the Oversight Board submit a comprehensive
19 proposed order with respect to the 141st Omnibus Objection?

20 MS. STAFFORD: Yes, Your Honor. We'd be glad to.

21 THE COURT: Thank you very much, Ms. Stafford.

22 And now, Ms. Tacoronte, is there anyone there to
23 speak in connection with the 143rd Omnibus Objection?

24 COURTROOM DEPUTY: No, Your Honor.

25 THE COURT: Thank you.

1 Ms. Stafford, you may proceed.

2 MS. STAFFORD: Thank you, Your Honor.

3 With respect to the 143rd Omnibus Objection, this
4 objection was filed at ECF No. 9936. This objection seeks to
5 disallow in their entirety proofs of claim that asserted
6 interests based on unspecified Puerto Rico statutes, but which
7 failed to provide a basis for asserting liability against the
8 debtors.

9 One response remains outstanding. That response was
10 filed by Minerva Quinones Sanchez with respect to Proof of
11 Claim No. 116567. That response was filed on the docket at
12 ECF No. 11985.

13 This response consists of a handwritten letter
14 requesting additional time to obtain any necessary documents
15 in light of the January 2020 earthquakes and the subsequent
16 closure of public offices. Approximately nine months have
17 elapsed since Ms. Quinones Sanchez submitted her request.
18 However, to date, Ms. Quinones Sanchez has not provided any
19 additional documentation in support of her claim.

20 Accordingly, because the claimant has still not
21 provided sufficient information to enable the debtors to
22 process the claim, we would request the Court grant the
23 objection and disallow the claim, notwithstanding
24 Ms. Quinones Sanchez's response.

25 THE COURT: Thank you, Ms. Stafford.

1 On the basis of the Oversight Board's proffers and in
2 the absence of an appearance in opposition to the objection,
3 the 143rd Omnibus Objection is sustained as to Claim No.
4 116567 of Minerva Quinones Sanchez. And that claim is
5 disallowed in its entirety, because the proof of claim and
6 supplemental response from the claimant failed to provide
7 sufficient information to support a claim.

8 Will the Oversight Board provide a comprehensive
9 proposed order concerning the 143rd Omnibus Objection?

10 MS. STAFFORD: We would be glad to, Your Honor.

11 THE COURT: Thank you, Ms. Stafford.

12 Ms. Tacoronte, has anyone appeared to speak in
13 opposition to the 145th Omnibus Objection?

14 COURTROOM DEPUTY: No, Your Honor.

15 THE COURT: Thank you.

16 Ms. Stafford, you may proceed.

17 MS. STAFFORD: Thank you, Your Honor.

18 The 145th Omnibus Objection was filed on the docket
19 at ECF No. 9938. This objection seeks to disallow in their
20 entirety proofs of claim that asserted interests based on
21 unspecified Puerto Rico statutes, but which fails to provide a
22 basis for asserting liability against the debtors.

23 One response remains outstanding, and it was filed by
24 Ines M. Rivera Rosario with respect to Proof of Claim Nos.
25 152339 and 165179. And it was filed on the docket at ECF No.

1 10519.

2 The response consists of two letters. The first
3 letter states that the government used Ms. Rivera Rosario's
4 contribution without formal request or authorization to pay
5 the creditors of the Government of Puerto Rico. The second
6 letter states that Ms. Rivera Rosario is submitting additional
7 documents and attaches a copy of several pages of the 145th
8 Omnibus Objection, as well as a copy of a completed outreach
9 mailing. In that outreach mailing, Ms. Rivera Rosario asserts
10 liabilities arising out of a pending legal action, but the
11 only legal proceeding identified is the case number for the
12 Commonwealth Title III case.

13 The debtors are mindful of the concerns Ms. Rivera
14 Rosario raises. However, neither the response nor the
15 documentation submitted therewith provides any additional
16 information needed to process the claim, such as any
17 information regarding the nature or source of liabilities
18 asserted that may be allegedly owed to Ms. Rivera Rosario.

19 Accordingly, because the claimant has still not
20 provided sufficient information to enable the debtors to
21 process the claim, we would request the Court grant the
22 objection and disallow the claim, notwithstanding Ms. Rivera
23 Rosario's response.

24 THE COURT: Will disallowance of Ms. Rivera Rosario's
25 claim affect any pension benefits that she may be entitled to

1 under the pension system?

2 MS. STAFFORD: It would not, Your Honor.

3 THE COURT: Thank you.

4 On the basis of the Oversight Board's proffers and in
5 the absence of an appearance in opposition to the 145th
6 Omnibus Objection, that objection is sustained as to Claim
7 Nos. 152339 and 165179 of Ines M. Rivera Rosario. And those
8 claims are disallowed in their entirety, because the proofs of
9 claim and supplemental response form from the claimant failed
10 to provide sufficient information to support the claim.

11 Will the Oversight Board submit a comprehensive
12 proposed order disallowing the claim?

13 MS. STAFFORD: We will, Your Honor. Thank you.

14 THE COURT: Thank you.

15 Ms. Stafford, are there any other matters that need
16 to be addressed today?

17 MS. STAFFORD: There are not. Thank you, Your Honor.

18 THE COURT: Thank you.

19 This concludes the Agenda for today. The next
20 scheduled hearing is the November 24th, 2020, hearing
21 concerning motions for summary judgment in certain adversary
22 proceedings. That hearing will begin at 10:00 AM Atlantic
23 Standard Time and will again be conducted telephonically.

24 I'd like to thank Prime Clerk for arranging for the
25 remote location, and also to thank Mr. Segarra, who's been

1 standing by to interpret all day. Unfortunately, we did not
2 have any of the claimants appear.

3 And as always, I would like to thank the court staff
4 in Puerto Rico, especially for working on the logistics and
5 management of the site, in addition to their regular duties.
6 And as always, I thank the court staff in New York and Boston
7 for their superb work in facilitating all of our management of
8 these hearings and work on the very important matters of the
9 Puerto Rico restructuring.

10 Stay safe and keep well, everyone. We are adjourned.

11 MS. STAFFORD: Thank you.

12 THE COURT: Thank you.

13 (At 4:09 PM, proceedings concluded.)

14 * * *

15

16

17

18

19

20

21

22

23

24

25

1 U.S. DISTRICT COURT)
2 DISTRICT OF PUERTO RICO)

3

4 I certify that this transcript consisting of 38 pages is
5 a true and accurate transcription to the best of my ability of
6 the proceedings in this case before the Honorable United
7 States District Court Judge Laura Taylor Swain, and the
8 Honorable United States Magistrate Judge Judith Gail Dein on
9 November 20, 2020.

10

11

12

13 S/ Amy Walker

14 Amy Walker, CSR 3799

15 Official Court Reporter

16

17

18

19

20

21

22

23

24

25

< Dates >	8:20, 8:23, 9:6,	15118-3. 18:16
December 27, 2019	9:18, 9:21, 9:24,	15119-1. 21:23
6:8	11:9, 11:10,	15120-1. 23:15
January 14th 7:10	11:15, 11:21, 12:4	15121-1. 27:9
January 2020 7:4,	119. 14:7	15190 5:6
9:2, 33:15	11985. 33:12	152339 34:25, 36:7
March 27, 2020 9:5	119th 12:8, 12:11,	164333 25:16
March 27th 7:10	13:12, 13:13,	164333. 23:13
March 27th, 2020 7:5	13:25	165179 36:7
November 18th, 2020	121st 14:14, 14:16,	165179. 34:25
5:5	15:20, 16:6	17-3283 3:21, 5:6
November 20, 2020	122nd 17:4, 17:7,	17-BK-3283(LTS 1:5
1:15, 3:2, 38:9	18:11, 19:1, 19:6,	1:00 5:13
November 24th, 2020	19:15	1:12 25:1
36:20	123rd 19:20, 19:25,	1:30 24:23
	20:24, 21:5	
	124th 21:10, 21:15,	
	22:10, 22:16	< 2 >
< 1 >	127344 28:5	20 31:18
100547 8:15, 11:22	127344. 27:7	2724 19:1
10132. 6:21	128th 22:21, 23:1,	2724. 17:13
101788 7:1, 7:20,	23:16, 24:12,	28910 19:8
11:16	25:9, 25:12,	28910. 18:14
104010 11:11	25:15, 25:21	2:30 5:13, 23:9,
104010. 6:3	129968 30:22, 32:13	24:13, 24:14,
104306 7:1, 7:21,	12:00 16:13	24:22, 25:2,
11:16	12:56 16:17	25:24, 30:20
104450 7:21, 11:16	133754 23:11, 25:16	2:40 31:23
104450. 7:1	135th 25:24, 26:6,	
104956. 6:22, 8:12	26:17, 27:23,	
105016 8:15, 11:22	28:3, 28:11	< 3 >
10519. 35:1	136369 29:23	30-day 30:25
105675 8:19, 9:2,	136369. 29:3	3624 15:21
11:22	137th 28:16, 28:21,	3624. 14:22
105675. 8:15	29:22, 30:3	3799 38:14
10649. 29:4	140954 27:24	38 38:4
10653. 26:15	140954. 26:14	3: 1:5
10:00 36:22	141st 30:8, 30:13,	
10:29 10:13	32:6, 32:12, 32:19	< 4 >
10:30 5:13, 9:22,	142010 32:14	41566 20:24
9:23, 10:9, 10:10,	142010. 30:22	41566. 20:7
10:19, 11:5,	143rd 32:23, 33:3,	4:00 5:13
14:11, 16:10	34:3, 34:9	4:01 31:24
10:30. 9:19	145th 34:13, 34:18,	4:09 37:13
10:41 16:16	35:7, 36:5	
1120 14:22, 15:21	146528 22:10	
11442. 30:23	146528. 21:22	
116567 34:4	15116-1. 6:5	< 7 >
116567. 33:11	15117. 12:18	7611 14:1
118th 5:15, 5:21,	15118-1. 17:15	7611. 12:17
6:7, 7:6, 7:24,		

< 8 >

8983 13:15

< 9 >

91584 6:22, 8:12
 92983 6:22, 8:12
 94640 6:22, 8:12
 9568. 5:22
 9569. 12:12, 13:14
 9572. 14:17
 9574. 17:8
 9576. 20:1
 9741. 14:23
 9892. 21:16
 9900. 23:2
 9911. 26:7
 9915. 28:22
 9934. 30:14
 9936. 33:4
 9938. 34:19
 9978. 20:8
 9:00 5:13
 9:01 3:3
 9:19 10:12
 9:30 8:2, 10:9

< A >

A. 29:2
 ability 38:5
 absence 13:24,
 15:19, 18:25,
 19:7, 20:23, 22:9,
 25:14, 27:22,
 28:4, 29:21,
 32:12, 34:2, 36:5
 Absolutely 3:16
 acceptable 9:25,
 24:14, 31:12
 accessing 4:19
 Accordingly 6:13,
 7:15, 9:11, 13:4,
 15:12, 18:5,
 18:20, 20:16,
 22:2, 23:24,
 26:23, 27:15,
 29:14, 31:4,

33:20, 35:19
 account 14:25
 accounted 25:6, 32:3
 accurate 13:17, 38:5
 Acosta 26:13, 26:17,
 26:19, 27:1, 27:6,
 27:10, 27:18,
 27:24, 28:6
 ACR 24:7
 action 35:10
 Actually 6:23, 9:16
 add 10:23
 addition 13:1, 37:5
 additional 6:9, 7:3,
 7:13, 9:1, 9:10,
 18:1, 18:18,
 20:14, 22:1,
 23:20, 23:21,
 26:20, 27:11,
 29:8, 29:12, 31:2,
 33:14, 33:19,
 35:6, 35:15
 address 6:16, 8:2,
 29:7
 addressed 6:25,
 24:7, 36:16
 addresses 23:8,
 30:19, 30:21
 addressing 4:15
 adjourn 16:12,
 24:22, 31:16
 Adjourned 1:21,
 3:24, 10:11,
 24:25, 31:21,
 37:10
 Administered 1:10
 Adria 6:19, 11:16
 adversary 36:21
 affect 35:25
 afternoon 25:3
 Agenda 5:4, 5:5,
 5:10, 5:15, 10:4,
 21:10, 25:24,
 36:19
 agreed 7:5, 9:4
 ahead 25:11
 al 1:15, 1:33, 3:23
 allegedly 35:18
 although 8:6, 29:10
 America 3:19

among 14:24
 Amy 38:13, 38:14
 Ana 27:6, 28:5
 Anibal 17:12, 19:2
 announce 3:15
 Antonio 29:23
 apologize 9:16,
 13:14, 13:21,
 23:11
 appear 37:2
 appearance 13:24,
 15:19, 18:25,
 19:8, 20:23, 22:9,
 25:14, 27:22,
 28:5, 29:21,
 32:12, 34:2, 36:5
 APPEARANCES 1:28,
 10:21
 appeared 19:19,
 21:9, 28:15, 32:5,
 34:12
 APPEARING 1:30
 appears 6:7
 appropriate 29:11
 Approximately 31:1,
 33:16
 arise 17:20
 arising 17:23,
 17:24, 35:10
 arose 17:18
 arranging 36:24
 arrived 9:23, 10:5,
 11:1, 14:10, 25:8,
 25:25
 ascertain 20:14
 ascertained 16:21
 assert 15:5, 23:4
 asserted 5:23, 6:11,
 12:21, 17:20,
 21:17, 23:23,
 26:8, 26:22,
 27:14, 28:23,
 29:10, 30:15,
 33:5, 34:20, 35:18
 asserting 5:25,
 12:13, 14:18,
 17:10, 17:23,
 17:24, 18:4, 20:3,
 21:19, 23:6,
 26:10, 28:25,

30:17, 33:7, 34:22
asserts 35:9
Atlantic 5:14, 10:9,
23:9, 31:17, 36:22
attached 20:11,
26:18
attaches 14:25, 35:7
attempted 20:12
augment 10:21
authorization 35:4
available 5:7
away 8:7

< B >

back 5:11, 8:5, 8:8
Bankruptcy 3:21
Based 5:23, 21:17,
22:8, 23:4, 26:9,
28:23, 30:15,
33:6, 34:20
basis 5:25, 12:13,
13:23, 14:18,
15:18, 17:9,
18:24, 19:7, 20:3,
20:22, 21:19,
23:5, 25:13,
26:10, 27:21,
28:4, 28:24,
29:20, 30:16,
32:11, 33:7, 34:1,
34:22, 36:4
begin 5:9, 36:22
beginning 5:12,
9:21, 31:10
begins 17:4
behalf 5:19
believe 8:21, 23:7,
30:19
Beltran 21:21,
21:24, 22:5, 22:11
benefits 24:7,
24:10, 35:25
best 38:5
Board 1:9, 3:22,
5:5, 5:20, 12:2,
13:3, 13:23, 14:5,
15:18, 16:4,
18:24, 19:7,
19:13, 20:22,

21:4, 22:8, 22:15,
25:13, 25:20,
27:21, 28:4,
28:10, 29:20,
30:2, 32:11,
32:18, 34:1, 34:8,
36:4, 36:11
bond 15:2
bonds 15:10
Boston 37:6
break 5:11, 10:8
Buenas 16:18, 25:3,
31:25
Buenos 3:5, 10:14

< C >

calendar 5:16, 10:4,
10:6, 10:10,
10:19, 11:5,
14:11, 16:10,
16:13, 17:1, 17:4,
24:13, 24:14,
24:19, 24:22,
31:11, 31:12,
31:16, 31:21
call 10:21
care 24:23
Carmen 4:9, 32:14
Carmona 12:16,
12:20, 12:22,
13:1, 13:6, 13:9,
14:1
Case 3:15, 3:21,
5:6, 10:21, 31:11,
35:11, 35:12, 38:6
Castillo 6:24, 8:14
CAT 1:42
certain 15:1, 36:21
certainly 13:19
certify 38:4
Cintron 21:21,
21:25, 22:6,
22:11, 29:2, 29:6,
29:10, 29:12,
29:17, 29:23
claimants 7:6, 9:5,
17:17, 37:2
Claims 1:21, 3:24,
6:23, 7:20, 8:11,

8:13, 8:14, 11:17,
11:20, 11:23,
12:1, 14:6, 15:22,
16:1, 16:6, 17:5,
17:7, 17:18, 18:2,
23:8, 24:3, 25:17,
30:19, 32:14, 36:8
clear 13:6
Clerk 5:7, 36:24
closure 7:4, 9:3,
33:16
comes 31:11
Commonwealth 1:14,
1:32, 3:23, 15:10,
35:12
complete 10:4, 16:10
completed 17:16,
35:8
completeness 4:11
comprehensive 12:3,
14:5, 16:5, 19:13,
21:4, 22:15,
25:20, 28:10,
30:2, 32:18, 34:8,
36:11
computer 4:19
concerning 25:21,
34:9, 36:21
concerns 23:19,
35:13
conclude 24:18
concluded. 37:13
concludes 36:19
conducted 36:23
conference 4:24
confirm 24:5
connection 10:6,
22:21, 32:23
consistent 4:23
consisting 38:4
consists 6:6, 7:2,
12:19, 14:23,
17:16, 18:17,
20:9, 21:24,
23:16, 26:16,
29:5, 30:24,
33:13, 35:2
contact 20:12
contains 26:19,
27:10

continue 13:7, 18:10
 contribution 35:4
 copy 6:6, 18:17,
 21:24, 26:19,
 27:10, 35:7, 35:8
 correct 7:21, 7:22,
 11:6, 13:18, 24:8
 cost 5:7
 counsel 4:13
 course 8:24, 19:16,
 22:17
 COURTROOM 3:8, 3:16,
 4:8, 10:7, 10:22,
 11:2, 11:6, 14:12,
 17:2, 19:21,
 21:11, 22:22,
 25:10, 26:2,
 28:17, 30:9, 32:8,
 32:24, 34:14
 creditor 15:6
 creditors 15:8, 35:5
 Cruz 26:14, 26:17,
 26:19, 27:2, 27:24
 CSR 38:14
 current 17:19, 17:25

 < D >
 dashboard 4:21, 4:22
 date 6:8, 33:18
 day 37:1
 deadline 7:6, 7:10,
 9:5
 deal 8:23
 dealing 12:3, 19:14,
 28:11
 debt 15:24, 16:2
 debtor 13:5
 decision 32:7
 Dein 1:24, 10:23,
 38:8
 demand 21:18, 23:4
 demands 26:9
 demonstrating 14:25
 Department 12:21
 DEPUTY 3:8, 3:16,
 4:8, 10:7, 10:22,
 11:2, 11:6, 14:12,
 17:2, 19:21,
 21:11, 22:22,

25:10, 26:2,
 28:17, 30:9, 32:8,
 32:24, 34:14
 describing 14:24
 dial 5:11
 dias 3:5, 10:14
 Diaz 3:15, 10:20
 different 6:24,
 13:16
 direct 5:11, 15:13
 disallow 5:22, 6:14,
 7:18, 9:14, 12:12,
 13:8, 14:17,
 15:15, 17:8, 18:8,
 18:21, 20:2,
 20:19, 21:16,
 22:5, 23:3, 24:2,
 26:8, 27:1, 27:18,
 28:22, 29:17,
 30:14, 31:7, 33:5,
 33:23, 34:19,
 35:22
 Disallowance 24:9,
 35:24
 disallowed 11:12,
 11:17, 11:23,
 14:2, 15:22, 19:2,
 19:9, 20:25,
 22:11, 25:17,
 27:24, 28:6,
 29:24, 32:15,
 34:5, 36:8
 disallowing 14:6,
 24:5, 36:12
 disconnect 5:11
 discuss 8:4, 8:8
 District 1:1, 1:2,
 1:22, 1:23, 1:25,
 3:17, 38:1, 38:2,
 38:7
 Docket 1:5, 5:6,
 6:4, 6:20, 12:18,
 13:11, 13:17,
 17:14, 18:16,
 20:1, 20:7, 21:23,
 23:2, 23:15,
 26:15, 29:3,
 30:22, 33:11,
 34:18, 34:25
 documentation 7:13,

9:10, 15:9, 20:11,
 31:2, 33:19, 35:15
 documents 7:3, 9:1,
 26:18, 33:14, 35:7
 Dorka 18:13, 19:8
 drafting 29:11
 During 7:9, 9:7,
 10:24
 duties 37:5

 < E >
 earthquakes 7:4,
 9:2, 33:15
 Eastern 10:9, 16:14,
 24:23, 31:18
 ECF 5:21, 6:4, 6:20,
 12:11, 12:18,
 14:16, 14:22,
 17:8, 17:14,
 18:16, 20:1, 20:8,
 21:15, 21:23,
 23:2, 23:15, 26:7,
 26:15, 27:8,
 28:21, 29:4,
 30:13, 30:23,
 33:4, 33:12,
 34:19, 34:25
 Education 12:21
 elapsed 33:17
 Elisa 32:14
 employee 12:23
 employment 12:20,
 17:19, 17:25,
 21:18, 23:4, 26:9
 enable 7:16, 9:12,
 13:5, 18:6, 20:17,
 22:3, 23:25,
 26:24, 27:16,
 29:15, 31:5,
 33:21, 35:20
 ensure 4:16
 entering 8:6
 entirety 5:22,
 11:12, 11:17,
 11:24, 12:12,
 14:2, 14:17,
 15:23, 17:9, 19:3,
 19:10, 20:2, 21:1,
 21:16, 22:12,

23:3, 25:17, 26:8,
27:25, 28:6,
28:22, 29:24,
30:14, 32:15,
33:5, 34:5, 34:20,
36:8
entitled 35:25
Entry 5:6, 13:11,
13:17
ERS 15:8
especially 37:4
established 14:24
et 1:15, 1:33, 3:23
events 7:8
everybody 16:23
Everyone 4:23, 5:11,
10:16, 16:14,
16:21, 24:23,
25:5, 32:2, 37:10
evidence 15:13
EXHIBITS 2:9
extend 7:5, 9:5
extended 9:7
extension 30:25
extent 15:8

< F >

F. 20:6, 20:25
facilitating 37:7
fail 11:19, 12:13,
14:3, 17:9, 20:3
failed 5:24, 11:13,
11:25, 14:18,
19:4, 19:11, 21:2,
21:18, 22:13,
23:5, 25:18,
26:10, 28:1, 28:8,
28:24, 29:25,
30:16, 32:16,
33:7, 34:6, 36:9
fails 34:21
favor 13:11
file 7:7, 9:6
filing 30:24, 31:1
Finally 11:21
Financial 1:8, 3:21,
5:19, 13:3
firms 14:24
first 5:15, 6:2,

17:12, 26:13, 35:2
form 36:9
formal 35:4
former 17:19, 17:25
forth 15:4
four 30:20, 31:10,
31:12, 31:17,
31:21
Francisco 21:21,
22:11
fund 15:6
funds 14:24, 15:1,
15:2, 15:7, 15:8,
15:10, 16:1
funds. 23:18

< G >

Gail 1:24, 38:8
glad 7:25, 12:5,
16:7, 19:17, 21:6,
22:18, 28:12,
30:4, 32:20, 34:10
God 3:19
Gomez 31:3, 31:8,
31:11, 32:14
Gonzalez 29:2, 29:6,
29:10, 29:12,
29:18, 29:23
Government 7:11,
9:8, 17:19, 17:25,
23:18, 35:3, 35:5
grant 6:13, 7:17,
9:13, 13:8, 15:14,
18:7, 18:20,
20:18, 22:4, 24:1,
26:25, 27:17,
29:16, 31:6,
33:22, 35:21
great 8:9, 10:1,
31:13
group 4:9
guess 9:20

< H >

handwritten 12:19,
14:23, 20:9,
20:12, 33:13
handwrote 23:17

happy 8:2, 8:4
hear 9:23
Hearing 1:21, 3:24,
4:14, 4:17, 4:25,
5:4, 5:9, 10:20,
10:24, 36:20,
36:22
hearings 37:8
Hector 20:6, 20:25
hold 24:12, 31:9
holding 32:7
Honorable 1:22,
1:24, 3:18, 3:20,
38:6, 38:8
hour 24:24, 31:18

< I >

ID 12:24
identification 18:3
identified 15:8,
35:11
identify 17:18
III 1:7, 15:3,
15:25, 35:12
Iluminada 6:2, 11:11
impact 24:9
important 37:8
including 5:1
indicate 9:17
indicated 5:10
indicates 15:25
individual 15:24
Ines 34:24, 36:7
initial 7:10
intending 20:15
interest 4:13,
15:24, 23:4
interested 5:8
interests 5:23,
21:17, 26:9,
28:23, 30:15,
33:6, 34:20
interpret 37:1
interpretation 4:7
INTERPRETER 4:1, 4:3
invested 15:2, 15:7,
15:9, 16:2
investment 15:1
Isidra 23:10, 25:16

issued 4:25, 15:2,
15:10, 15:24
issues 12:4
item 5:15, 21:10,
25:24
items 14:11

< J >
Jointly 1:10
Jose 29:2, 29:23
Juan 3:1, 4:3
Judge 1:22, 1:23,
1:24, 1:25, 3:6,
3:7, 10:14, 10:15,
10:23, 16:18,
16:20, 25:4, 25:5,
31:25, 32:2, 38:7,
38:8
judgment 36:21
judicial 4:24
Judith 1:24, 10:23,
38:8

< K >
Keep 16:14, 31:20,
37:10

< L >
lack 12:21
lacks 15:5, 15:24
late 8:7
Laura 1:22, 1:33,
3:18, 5:19, 38:7
laws 6:11
least 7:12
legal 17:18, 17:23,
35:10, 35:11
letter 7:2, 8:25,
14:23, 20:9,
20:12, 29:5,
33:13, 35:3, 35:6
letters 35:2
liabilities 6:12,
17:20, 17:23,
17:24, 18:3,
23:21, 23:23,
26:22, 27:13,

29:10, 35:10,
35:17
liability 5:25,
12:14, 14:19,
17:10, 20:3,
21:19, 23:6,
26:11, 28:25,
30:17, 33:7, 34:22
light 7:3, 7:7, 9:2,
33:15
likewise 19:6
limited 5:1
line 3:11, 4:17,
10:16
Lisa 3:7, 10:16,
16:20, 25:5, 32:2
list 9:19
little 24:24
location 36:25
logistics 37:4
Lopez 6:24, 8:14,
23:10, 23:17,
23:19, 23:21,
24:3, 24:10,
25:16, 27:6,
27:10, 27:19, 28:6
losses 16:3
Luis 14:21, 15:21
Luz 12:16, 14:1

< M >
M. 28:5, 34:24, 36:7
Magistrate 1:24,
10:23, 38:8
mailed 6:3, 12:17,
17:13, 18:15,
21:22, 23:14, 27:8
mailing 17:17,
17:22, 29:7, 35:9
mailings 17:17
Management 1:9,
3:22, 5:20, 13:3,
37:5, 37:7
material 29:12
matters 16:6, 17:1,
19:14, 36:15, 37:8
Medina 31:2, 31:7,
31:11, 32:14
Melendez 23:10,

23:17, 23:19,
23:22, 24:3,
24:10, 25:16
members 4:13, 5:2
Milagros 8:10, 9:22,
11:3, 11:22
mindful 23:19, 35:13
Minerva 33:10, 34:4
minute 23:12
minutes 31:18
misspoke 9:16
mistake 13:22
misuse 23:17
Montanez 14:21,
14:22, 15:1, 15:5,
15:9, 15:11,
15:12, 15:15,
15:22, 15:23
months 7:12, 31:1,
33:16
Moreno 20:6, 20:10,
20:13, 20:15,
20:20, 20:25
morning 3:5, 3:8,
3:9, 3:10, 3:12,
3:14, 4:3, 4:5,
4:8
motion 11:1, 15:19
motions 36:21
mute 4:17, 4:20
mutual 14:24, 15:1,
15:6, 15:7, 15:8,
15:10, 16:1
Myrna 26:13, 27:24

< N >
name 4:2
nature 18:3, 23:22,
26:22, 27:13,
29:9, 35:17
necessary 7:3, 9:1,
12:25, 33:14
need 4:7, 4:21,
5:10, 8:5, 36:15
needed 18:2, 18:19,
22:1, 23:20,
26:21, 27:12,
29:8, 35:16
needs 16:22

Negron 17:12, 17:22,
18:5, 18:9, 19:2
neither 35:14
Nevertheless 7:12,
9:9
New 37:6
next 6:17, 6:19,
7:24, 8:3, 21:10,
25:24, 31:16,
36:19
NG 3:7, 3:10, 10:15,
10:17, 16:20,
16:23, 25:5, 32:2
nine 4:9, 5:16,
10:4, 10:6, 11:4,
31:1, 33:16
None 2:5, 2:11
noon 16:14
nor 35:14
Nos. 6:22, 7:1,
8:12, 11:16,
11:22, 14:21,
15:21, 25:16,
30:22, 32:13,
34:24, 36:7
note 6:21, 8:1,
12:19
noted 9:4
notes 9:17, 13:16
number 12:24, 13:16,
13:18, 35:11
numbers 9:17, 9:18

< O >

o'clock 4:9, 5:16,
10:4, 10:6, 11:4,
16:13, 17:1, 17:4,
24:19, 30:21,
31:11, 31:12,
31:17, 31:21
Objections 1:21,
3:24, 4:16, 24:14
obtain 7:3, 9:1,
33:14
offices 7:5, 7:11,
9:3, 9:8, 33:16
Official 38:15
Okay 10:3, 10:18
One 4:9, 8:23,

12:15, 14:20,
15:3, 16:13, 17:1,
17:4, 20:5, 21:20,
23:7, 23:8, 23:9,
23:12, 24:13,
24:19, 29:1,
30:18, 30:19,
31:18, 32:6, 33:9,
34:23
open 7:11, 9:8
opening 4:12
operation 4:16
opposition 4:6,
11:1, 13:24,
14:11, 15:19,
15:20, 17:1,
18:25, 19:8,
19:20, 20:23,
22:9, 27:22, 28:5,
28:16, 29:21,
32:6, 32:12, 34:2,
34:13, 36:5
order 8:7, 12:3,
12:25, 13:17,
14:6, 16:5, 19:14,
21:5, 22:16,
25:21, 28:11,
30:3, 32:19, 34:9,
36:12
orderly 4:16
orders 4:24
outreach 17:17,
35:8, 35:9
outstanding 6:1,
12:4, 12:15,
14:20, 16:5,
17:11, 18:13,
19:14, 20:5,
21:20, 23:7,
26:12, 29:1,
30:18, 33:9, 34:23
Oversight 1:8, 3:22,
5:5, 5:20, 12:2,
13:3, 13:23, 14:5,
15:18, 16:4,
18:24, 19:7,
19:13, 20:22,
21:4, 22:8, 22:15,
25:13, 25:20,
27:21, 28:4,

28:10, 29:20,
30:2, 32:11,
32:18, 34:1, 34:8,
36:4, 36:11
owed 6:12, 23:21,
24:10, 35:18
own 16:2
< P >
PAGE 2:3, 6:6, 6:7
pages 23:16, 26:16,
35:7, 38:4
Palmer 4:4
partially 17:16
PARTIES 1:30, 4:13,
4:17, 5:2
passed 31:2
pay 35:4
pending 4:15, 35:10
pension 24:6, 35:25,
36:1
people 7:11, 9:8,
16:25
perfect 24:16
permitted 5:1
person 5:1
phone 4:21, 4:22
phones 4:18
PHV 1:33
planning 10:21
Please 4:1, 4:20,
5:17, 6:16, 13:11
PM 5:13, 16:17,
23:9, 25:1, 25:2,
30:21, 31:23,
31:24, 37:13
point 8:4
policies 4:24
portion 5:9
position 9:20
prejudice 24:5
prepare 16:5
present 10:24
presiding 3:19
press 4:14, 5:2
previously 26:18
Prime 5:7, 36:24
proceed 4:10, 5:17,
6:16, 7:23, 12:8,

12:9, 14:13, 17:5,
19:23, 21:13,
22:24, 26:4,
28:19, 30:11,
33:1, 34:16
proceeding 17:18,
17:24, 35:11
Proceedings 1:41,
4:19, 10:13,
16:17, 25:2,
31:24, 36:22,
37:13, 38:6
process 6:10, 7:17,
9:13, 12:23, 13:1,
13:5, 18:2, 18:7,
18:19, 20:18,
22:1, 22:4, 24:1,
24:7, 26:21,
26:25, 27:12,
27:17, 29:8,
29:16, 31:6,
33:22, 35:16,
35:21
produced 1:41
proffer 13:23,
29:20, 32:11
proffers 15:18,
18:24, 19:7,
20:22, 22:8,
25:13, 27:21,
28:4, 34:1, 36:4
PROMESA 1:7
proofs 5:23, 6:24,
11:18, 11:24,
12:13, 14:18,
17:9, 20:2, 21:17,
23:3, 25:17, 26:8,
28:23, 30:15,
32:15, 33:5,
34:20, 36:8
proper 15:11
property 16:1
proposed 12:3, 14:6,
16:5, 19:14, 21:5,
22:16, 25:21,
28:11, 30:3,
32:19, 34:9, 36:12
Proskauer 5:19
provided 7:13, 7:16,
9:9, 9:12, 13:4,

15:13, 18:6,
20:17, 21:18,
22:3, 23:5, 23:25,
26:10, 26:24,
27:16, 29:15,
31:5, 33:18,
33:21, 35:20
provides 29:6, 35:15
providing 12:19,
20:10
public 4:14, 5:2,
5:7, 7:5, 9:3,
33:16
PUERTO 1:2, 1:10,
1:15, 1:33, 3:1,
3:18, 3:22, 3:23,
5:24, 6:11, 7:11,
9:8, 17:20, 18:1,
28:24, 30:16,
33:6, 34:21, 35:5,
37:4, 37:9, 38:2
punished 5:3
purportedly 15:2
purpose 4:15
pursue 13:2

< Q >
Quinones 33:10,
33:17, 33:18,
33:24, 34:4

< R >
raises 23:19, 35:14
Ramos 6:2, 6:15,
11:11
Re 1:5, 3:21
reach 20:13
received 29:13, 31:3
recess 10:12, 16:16,
25:1, 31:23
recommence 16:13
reconvene 24:13,
24:22
reconvened. 10:13,
16:17, 25:2, 31:24
record 10:23
recorded 1:41
recording 4:25

records 6:23, 8:13
reference 8:11
references 6:21
reflect 6:23, 8:13
reflects 13:17
regarding 6:10,
12:20, 23:22,
26:21, 27:13,
29:6, 29:9, 35:17
regular 37:5
relate 9:17
relates 7:20, 8:20,
8:23
remain 6:1, 17:11,
26:12
remains 12:15,
14:20, 20:5,
21:20, 23:7, 29:1,
30:18, 33:9, 34:23
remind 4:23
remote 36:25
render 32:10
repeating 13:11
Reply 12:16, 15:4
Reporter 3:12, 38:15
representative 1:12,
3:22
request 6:13, 7:17,
9:13, 13:7, 15:14,
18:7, 18:20,
20:18, 22:4, 24:1,
26:25, 27:17,
29:16, 31:6,
33:17, 33:22,
35:4, 35:21
requested 20:11
requesting 7:2,
8:25, 30:24, 33:14
required 6:9, 12:23
resolved 14:6
respect 6:3, 9:1,
12:16, 14:21,
17:13, 18:14,
19:25, 20:6, 20:8,
21:21, 23:1,
23:11, 23:12,
25:12, 26:6,
26:14, 27:7, 29:2,
32:19, 33:3,
33:10, 34:24

respond 30:25
respondents 9:24,
11:1, 18:11
responding 6:17,
6:19
responses 6:1, 7:7,
9:6, 17:11, 25:18,
26:12
restructuring 37:9
result 6:11
resume 10:9
retirement 23:18,
24:6, 24:10
retransmission 4:25
Reyes 14:21, 14:22,
15:1, 15:5, 15:9,
15:11, 15:12,
15:15, 15:22,
15:23
RICO 1:2, 1:10,
1:15, 1:33, 3:1,
3:18, 3:22, 3:23,
5:24, 6:11, 7:12,
9:9, 17:20, 18:1,
28:24, 30:16,
33:6, 34:21, 35:5,
37:4, 37:9, 38:2
rights 24:6
Rivera 34:24, 35:3,
35:6, 35:9, 35:13,
35:18, 35:22,
35:24, 36:7
Rodriguez 17:12,
17:22, 18:5, 18:9,
18:14, 18:17,
18:22, 19:2, 19:9
Rosario 34:24, 35:3,
35:6, 35:9, 35:14,
35:18, 35:23,
35:24, 36:7
Rose 5:19
rule 5:3, 9:24
ruling 11:9, 24:12,
25:12, 31:10,
32:10
rulings 8:6, 9:21

< S >

S. 14:1, 14:21,

15:22
S/ 38:13
safe 37:10
salary 21:17, 23:4,
26:9
San 3:1
Sanchez 33:10,
33:17, 33:18,
33:24, 34:4
sanctions 5:3
Santiago 18:14,
18:17, 18:22, 19:9
save 3:19
scheduled 8:2, 23:8,
23:9, 30:20, 36:20
second 18:13, 27:6,
35:5
securities 15:24,
16:2
Security 12:24
seeks 5:22, 12:12,
14:17, 17:8, 20:2,
21:16, 23:3, 26:7,
28:22, 30:14,
33:4, 34:19
seem 10:3
Segarra 4:4, 4:5,
36:25
select 4:20
sending 29:11
seniority 12:22
separate 30:19
service 12:24
services 21:18,
23:5, 26:9
serving 7:11, 9:8
session 3:18, 9:22
sessions 5:12
set 15:4, 24:14
several 4:15, 26:16,
35:7
shows 8:3, 15:23
site 37:5
slot 8:2, 8:3, 23:9,
23:10, 30:20,
30:21
Social 12:24
Solutions 4:20
someone 8:7
Sorry 8:18, 8:19

sounds 8:9, 10:1,
31:13
source 17:21, 18:3,
23:23, 26:22,
27:13, 29:9, 35:17
speaking 3:6, 4:18,
16:19, 25:4, 32:1
specific 6:10
specifically 11:3
specified 5:12
speech 4:12
staff 37:3, 37:6
Standard 5:14, 10:9,
10:10, 16:14,
24:23, 31:17,
31:18, 36:23
standing 15:5, 37:1
state 4:1
stated 5:14
statement 14:25
States 1:1, 1:23,
1:25, 3:17, 3:19,
13:2, 17:22,
29:11, 35:3, 35:6,
38:7, 38:8
stating 20:10
statute 5:24
statutes 28:24,
30:16, 33:6, 34:21
Stay 37:10
stenography 1:41
subject 7:6, 9:6
submission 15:23
submit 32:18, 36:11
submitted 21:21,
27:6, 33:17, 35:15
submitted. 26:18
submitting 35:6
subsequent 7:4, 9:3,
33:15
sufficient 7:16,
9:12, 11:14,
11:19, 11:25,
13:5, 14:4, 18:6,
19:4, 19:11,
20:17, 21:2, 22:3,
22:13, 23:25,
25:19, 26:24,
27:16, 28:1, 28:8,
29:15, 30:1, 31:5,

32:17, 33:21,
34:7, 35:20, 36:10
summary 36:21
superb 37:7
supplemental 11:13,
11:18, 11:24,
14:3, 19:3, 19:10,
21:1, 22:12,
25:18, 27:25,
28:7, 29:25,
32:16, 34:6, 36:9
support 7:13, 9:10,
11:14, 11:19,
12:1, 14:4, 19:5,
19:12, 21:3,
22:14, 25:19,
28:2, 28:8, 30:1,
32:17, 33:19,
34:7, 36:10
supporting 15:9
sustained 11:10,
11:15, 11:21,
13:25, 15:21,
16:2, 19:1, 19:6,
20:24, 22:10,
25:15, 27:23,
28:3, 29:22,
32:13, 34:3, 36:6
Swain 1:22, 3:6,
3:19, 10:14,
16:18, 25:4,
31:25, 38:7
Sylvia 6:24, 8:13
system 36:1

< T >

Tacoronte 3:9, 10:5,
10:20, 14:9,
14:10, 16:25,
19:19, 21:9,
22:20, 25:8,
25:25, 28:15,
30:7, 32:5, 32:22,
34:12
taken. 10:12, 16:16,
25:1, 31:23
tardes 16:18, 25:3,
31:25
Taylor 1:22, 3:18,

38:7
teacher 23:18
telephonic 4:14,
4:17
TELEPHONICALLY 1:30,
36:23
Therein 23:17
therewith 35:15
Three 6:1, 8:22,
9:17, 9:24, 31:17
Title 1:7, 15:3,
15:25, 35:12
Today 4:14, 4:16,
5:4, 5:9, 5:12,
25:15, 27:23,
36:16, 36:19
Torres 6:20, 6:25,
7:12, 7:19, 8:11,
8:15, 8:25, 9:9,
9:11, 9:15, 9:22,
11:4, 11:17,
11:23, 12:16,
12:20, 12:22,
13:1, 13:6, 13:9,
14:1
Transcript 1:41,
4:11, 38:4
transcription 38:5
true 38:5
turn 15:2, 15:7
Two 7:12, 9:18,
17:11, 23:8,
23:16, 26:12,
30:19, 35:2

< U >

UBS 14:24, 14:25
unable 20:13, 20:14
understand 23:21
Unfortunately 37:1
United 1:1, 1:23,
1:25, 3:17, 3:19,
38:6, 38:8
unless 4:11
unmute 4:22
unspecified 5:24,
28:23, 30:15,
33:6, 34:21
until 7:5, 9:5,

16:14, 24:13,
31:10, 31:16
updated 29:6
usual 4:12

< V >
Vallejo 20:6, 20:10,
20:13, 20:15,
20:19, 20:25
Velazquez 6:2, 6:15,
11:11
Velez 6:19, 6:25,
7:12, 7:18, 8:10,
8:15, 8:25, 9:9,
9:11, 9:14, 9:22,
11:4, 11:16, 11:23
Violations 5:2
Virgen 6:19, 8:10,
9:22, 11:3, 11:16,
11:22

< W >

Walker 3:11, 38:13,
38:14
wanted 13:22
Welcome 4:13
whether 17:18, 17:20
whom 4:7
wish 13:2
wishes 13:7
without 35:4
withstanding 6:14,
7:18, 9:14, 13:8,
15:15, 18:8,
18:21, 20:19,
22:5, 24:2, 24:3,
27:1, 27:18,
29:17, 31:7,
33:23, 35:22
WITNESSES 2:3
words 23:17
work 37:7, 37:8
working 37:4
written 6:8, 26:17

< Y >

years 12:24

yesterday 24:4
York 37:6